

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

NICHOLAS JOHN KOZAR  
JAMIE LEE KOZAR  
Debtor(s)

Case No. 09-24160

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/01/2009.
- 2) The plan was confirmed on 09/11/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/10/2013.
- 6) Number of months from filing to last payment: 53.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$38,600.00.
- 10) Amount of unsecured claims discharged without payment: \$9,105.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

|  |             |
|--|-------------|
| Total paid by or on behalf of the debtor | \$89,995.00 |
| Less amount refunded to debtor           | \$1.81      |

**NET RECEIPTS: \$89,993.19**

**Expenses of Administration:**

|                                       |            |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$0.00     |
| Court Costs                           | \$0.00     |
| Trustee Expenses & Compensation       | \$4,116.44 |
| Other                                 | \$0.00     |

**TOTAL EXPENSES OF ADMINISTRATION: \$4,116.44**

Attorney fees paid and disclosed by debtor: \$3,500.00

**Scheduled Creditors:**

| Creditor Name                | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| 1ST FINANCIAL BANK           | Unsecured | 5,806.00        | 5,949.61       | 5,949.61      | 5,949.61       | 0.00      |
| ALLY FINANCIAL               | Secured   | 34,976.00       | 34,975.04      | 34,975.04     | 34,975.04      | 2,919.04  |
| BANK ONE/JPM CHASE           | Unsecured | 3,212.00        | NA             | NA            | 0.00           | 0.00      |
| BANK ONE/JPM CHASE           | Unsecured | 2,362.00        | NA             | NA            | 0.00           | 0.00      |
| CANDICA LLC                  | Unsecured | 1,102.00        | 0.00           | 0.00          | 0.00           | 0.00      |
| CAPITAL ONE BANK             | Unsecured | 886.00          | 517.42         | 517.42        | 517.42         | 0.00      |
| CAPITAL ONE BANK             | Unsecured | 300.00          | 1,422.13       | 1,422.13      | 1,422.13       | 0.00      |
| CAPITAL ONE NA               | Unsecured | 133.00          | 165.93         | 165.93        | 165.93         | 0.00      |
| CITIBANK                     | Unsecured | 64.00           | NA             | NA            | 0.00           | 0.00      |
| CITIBANK                     | Unsecured | 2,335.00        | NA             | NA            | 0.00           | 0.00      |
| COMENITY BANK                | Unsecured | 1,122.00        | 1,384.44       | 1,384.44      | 1,384.44       | 0.00      |
| EAST BAY FUNDING             | Unsecured | 399.00          | 339.69         | 339.69        | 339.69         | 0.00      |
| ECAST SETTLEMENT CORP        | Unsecured | 19.00           | 175.00         | 175.00        | 175.00         | 0.00      |
| ECMC                         | Unsecured | 0.00            | 0.00           | 0.00          | 0.00           | 0.00      |
| FORD MOTOR CREDIT CO         | Secured   | 17,887.00       | 17,886.03      | 17,886.03     | 17,886.03      | 1,298.94  |
| FORD MOTOR CREDIT CO         | Secured   | 0.00            | 0.00           | 0.00          | 0.00           | 0.00      |
| GEMB                         | Unsecured | 291.00          | NA             | NA            | 0.00           | 0.00      |
| ILLINOIS STUDENT ASSIST COMM | Unsecured | NA              | 0.00           | 0.00          | 0.00           | 0.00      |
| PORTFOLIO RECOVERY ASSOC     | Unsecured | 1,028.00        | 1,115.24       | 1,115.24      | 1,115.24       | 0.00      |
| PORTFOLIO RECOVERY ASSOC     | Unsecured | 1,334.00        | 1,406.39       | 1,406.39      | 1,406.39       | 0.00      |
| PORTFOLIO RECOVERY ASSOC     | Unsecured | 2,075.00        | 2,335.29       | 2,335.29      | 2,335.29       | 0.00      |
| PORTFOLIO RECOVERY ASSOC     | Unsecured | 3,592.00        | 3,805.46       | 3,805.46      | 3,805.46       | 0.00      |
| PORTFOLIO RECOVERY ASSOC     | Unsecured | 175.00          | 574.94         | 574.94        | 574.94         | 0.00      |
| PORTFOLIO RECOVERY ASSOC     | Unsecured | 727.00          | 740.50         | 740.50        | 740.50         | 0.00      |
| PORTFOLIO RECOVERY ASSOC     | Unsecured | 967.00          | 1,669.03       | 1,669.03      | 1,669.03       | 0.00      |
| PORTFOLIO RECOVERY ASSOC     | Unsecured | 4,576.00        | 4,576.49       | 4,576.49      | 4,576.49       | 0.00      |

**Scheduled Creditors:**

| Creditor Name                 | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| ROBERT MORRIS COLLEGE         | Unsecured | 841.00          | NA             | NA            | 0.00           | 0.00      |
| SPRINGLEAF FINANCIAL SERVICES | Secured   | 236.00          | 235.79         | 235.79        | 235.79         | 0.00      |
| SPRINGLEAF FINANCIAL SERVICES | Secured   | 0.00            | 0.00           | 0.00          | 0.00           | 0.00      |
| VANDA LLC                     | Unsecured | 466.00          | 482.51         | 482.51        | 482.51         | 0.00      |
| WELLS FARGO HOME MORTGAGE     | Secured   | 0.00            | 0.00           | 0.00          | 0.00           | 0.00      |
| WELLS FARGO HOME MORTGAGE     | Secured   | 1,902.00        | 1,901.84       | 1,901.84      | 1,901.84       | 0.00      |

**Summary of Disbursements to Creditors:**

|                                     | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|-------------------------------------|----------------------|-----------------------|----------------------|
| <b>Secured Payments:</b>            |                      |                       |                      |
| Mortgage Ongoing                    | \$0.00               | \$0.00                | \$0.00               |
| Mortgage Arrearage                  | \$2,137.63           | \$2,137.63            | \$0.00               |
| Debt Secured by Vehicle             | \$52,861.07          | \$52,861.07           | \$4,217.98           |
| All Other Secured                   | \$0.00               | \$0.00                | \$0.00               |
| <b>TOTAL SECURED:</b>               | <b>\$54,998.70</b>   | <b>\$54,998.70</b>    | <b>\$4,217.98</b>    |
| <b>Priority Unsecured Payments:</b> |                      |                       |                      |
| Domestic Support Arrearage          | \$0.00               | \$0.00                | \$0.00               |
| Domestic Support Ongoing            | \$0.00               | \$0.00                | \$0.00               |
| All Other Priority                  | \$0.00               | \$0.00                | \$0.00               |
| <b>TOTAL PRIORITY:</b>              | <b>\$0.00</b>        | <b>\$0.00</b>         | <b>\$0.00</b>        |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | <b>\$26,660.07</b>   | <b>\$26,660.07</b>    | <b>\$0.00</b>        |

**Disbursements:**

|                              |                    |                           |
|------------------------------|--------------------|---------------------------|
| Expenses of Administration   | <u>\$4,116.44</u>  |                           |
| Disbursements to Creditors   | <u>\$85,876.75</u> |                           |
| <b>TOTAL DISBURSEMENTS :</b> |                    | <b><u>\$89,993.19</u></b> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/18/2014

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.